

**Information to identify the case:**

Debtor 1:	Brandon E. Skelton First Name    Middle Name    Last Name	Social Security number or ITIN: xxx-xx-6293 EIN: _____
Debtor 2: (Spouse, if filing)	Gabrielle M. Church First Name    Middle Name    Last Name	Social Security number or ITIN: xxx-xx-8555 EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 9/27/23
Case number:	23-10503-JCM	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Brandon E. Skelton	Gabrielle M. Church
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1108 Cascade Street Erie, PA 16502	1108 Cascade Street Erie, PA 16502
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165  Email: <a href="mailto:dan@mrdebbuster.com">dan@mrdebbuster.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trustee.wdpap.com">cmevf@chapter13trustee.wdpap.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 10/25/23

**For more information, see page 2**

Debtor Brandon E. Skelton and Gabrielle M. Church

Case number 23-10503-JCM

<b>7. Meeting of creditors</b>	<b>December 5, 2023 at 10:00 AM</b>	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , meetings@chapter13trusteedpa.com
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 2/3/24 <b>Filing deadline:</b> 12/6/23 <b>Filing deadline:</b> 3/24/24
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan, objections and hearing</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>12/5/23 at 10:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, meetings@chapter13trusteedpa.com</b>	
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Brandon E. Skelton  
Gabrielle M. Church  
Debtors

Case No. 23-10503-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Oct 25, 2023

User: auto  
Form ID: 309iPGH

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Brandon E. Skelton, Gabrielle M. Church, 1108 Cascade Street, Erie, PA 16502-1150
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15641241	+ Ameren Corporation, 1901 Chouteau Ave, Saint Louis, MO 63103-3085
15641243	+ Car Credit, Attn: Bankruptcy Department, 12750 St. Charles Rock Road, Bridgeton, MO 63044-2414
15649430	+ Saint Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
15649431	+ US Acute Care Solutions, PO Box 14099, Belfast, ME 04915-4034

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Oct 26 2023 00:12:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Oct 26 2023 00:13:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 26 2023 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2023 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 26 2023 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2023 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 26 2023 00:14:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15649429	^ MEBN	Oct 26 2023 00:08:30	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15649802	+ EDI: UNIONELECT.COM	Oct 26 2023 04:05:00	Ameren Missouri, Po Box 66881, MC 310 bankrutpcy, saint louis, MO 63166-6881
15641244	Email/Text: CAF_Bankruptcy_Department@carmax.com	Oct 26 2023 00:13:00	CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160
15641242	+ EDI: CAPITALONE.COM	Oct 26 2023 04:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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15641247	+ EDI: CITICORP.COM	Oct 26 2023 04:05:00	Citibank/Best Buy, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15641248	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 26 2023 00:19:09	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15641249	+ EDI: DISCOVER.COM	Oct 26 2023 04:05:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15641250	^ MEBN	Oct 26 2023 00:06:37	Diversified Adjustment Services, Inc, Attn: Bankruptcy, Po Box 32145, Fridley, MN 55432-0145
15641251	+ EDI: PHINGENESIS	Oct 26 2023 04:05:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15641245	EDI: JPMORGANCHASE	Oct 26 2023 04:05:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15641246	EDI: JPMORGANCHASE	Oct 26 2023 04:05:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15647998	+ Email/Text: RASEBN@raslg.com	Oct 26 2023 00:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15641252	+ Email/Text: PBNCNotifications@perituservices.com	Oct 26 2023 00:12:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15641253	+ Email/Text: JRep@mcacollectionagency.com	Oct 26 2023 00:12:00	MCA Management Co, Attn: Bankruptcy, 2835a High Ridge Blvd, High Ridge, MO 63049-2209
15641254	Email/Text: EBN@Mohela.com	Oct 26 2023 00:13:00	Mohela/Department of Education, 633 Spirit Drive, Chesterfield, MO 63005
15641255	^ MEBN	Oct 26 2023 00:07:28	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Trevose, PA 19053-6945
15641256	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2023 00:13:00	Nelnet, Pob 60610, Harrisburg, PA 17106-0610
15641257	+ Email/PDF: ebnotices@pnmac.com	Oct 26 2023 00:19:18	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15641258	+ EDI: PHINELEVATE	Oct 26 2023 04:05:00	RISE Credit, Attn: Bankruptcy, Po Box 101808, Fort Worth, TX 76185-1808
15641259	+ Email/Text: nichelle@stlouiscommunity.com	Oct 26 2023 00:14:00	St. Louis Community Credit Union, Attn: Bankruptcy, 3651 Forest Park Avenue, St. Louis, MO 63108-3380
15641260	+ EDI: RMSC.COM	Oct 26 2023 04:05:00	Synchrony Bank/B&H, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15641261	+ EDI: RMSC.COM	Oct 26 2023 04:05:00	Synchrony Bank/Google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15641262	+ EDI: RMSC.COM	Oct 26 2023 04:05:00	Synchrony Bank/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15641263	+ EDI: RMSC.COM	Oct 26 2023 04:05:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15641264	+ EDI: RMSC.COM	Oct 26 2023 04:05:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15641265	Email/Text: bknotice@upgrade.com	Oct 26 2023 00:12:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15641266	+ EDI: USBANKARS.COM	Oct 26 2023 04:05:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15641267	Email/Text: bankruptcytn@wakeassoc.com	Oct 26 2023 00:12:00	Wakefield & Associates, Attn: Bankruptcy, 7005

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Middlebrook Pike, Knoxville, TN 37909

15641268	+ EDI: CAPITALONE.COM	Oct 26 2023 04:05:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15641269	+ EDI: WFFC2	Oct 26 2023 04:05:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Gabrielle M. Church dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Brandon E. Skelton dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

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